of staff productivity etc. for improving the overall efficiencies. The important policy initiatives taken to reduce the NPA level and those followed by individual RRBs include compromise settlement,, one time settlement scheme, recovery drives, post disbursal follow up by field level staff and initiation of legal action against defaulters etc.

Chairman of Charminar Co-operative Bank

80. SHRTMATI N.P. DURGA: Will the Minister of FINANCE AND COMPANY
AFFAIRS be pleased to state:

(a) whether Government of Andhra Pradesh has requested the Central Government for removal of Chairman of scam hit Charminar Co-operative Bank subsequently merging it with some other bank; and

(b) if so, what is Government's response in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANT GANGARAM GEETE): (a) and (b) After Chairman of Charminar Co-Operative Bank committed suicide, request was made by Andhra Pradesh Government as well as Reserve Bank of India for appointment of Administrator in the Bank. The Board of Directors was superceded on 2nd March, 2002 and an Administrator was appointed.

Hawala transaction in Mumbai-based banks

81. SHRI RAMA MUNI REDDY SIRIGIREDDY: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether the Enforcement Directorate has detected that huge hawala sum of Rs. 336 crores was deposited in four Mumbai-based banks and was transferred within 60 days to accounts for South India based banks;

(b) if so, whether this was done with the connivance of bank employees;

(c) if so, the persons arrested in this regard; and

(d) what are the details in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI GINGEE N. RAMACHANDRAN): (a) and (b) Yes Sir, During the year 2000, the Directorate of Enforcement had investigated a case in which amounts totalling Rs. 336 crore approximately were found to have been